

KNIGHTS OF HONOR

THE KNIGHTS OF HONOR.

SIXTEENTH ANNIVERSARY CELEBRATION YESTERDAY.

Thousands of People Attend, Contributed to Suffering Humanity and Enjoyed Themselves—A Number of Addresses—Speech of Mr. Nicholas Williams.

The Knights of Honor anniversary and picnic yesterday, at the East End Dummy Line Park, was the event of the present picnic season.

It is estimated that between 4,000 and 5,000 people were in attendance, at some time between noon yesterday and last midnight, the duration of the affair.

By dint of great energy among the knights, and the irresistible appeal to universal sympathy of the great charity to which the gross proceeds go, over 2,000 tickets were sold in advance. Many others were sold at the gate, and thus, considering the fact that ladies required no tickets, the monster crowd accounted for. The picnic, the event took place at a park the mere name of which was synonymous with beauty, excellent accommodations and general attractiveness. It is not completed as yet, the management having construction work discontinued yesterday for the benefit of the knights and their guests. The pavilion, however, is nearly finished, is a pretty and commodious structure, well arranged for dancing purposes. It was utilized by the throng almost without interruption, from 3:30 o'clock p.m. until midnight, when the affair was terminated. Dancing, in fact, was the program after the close of the speeches.

Speaking of addresses, there were a number of fine ones out there, all of which had their foundation upon the order under whose auspices the picnic was given. During the afternoon Messrs. Nicholas Williams, Barney Hughes, B. K. Pullen and Judge L. H. Edes entertained and instructed a large and cultivated audience. At night Capt. J. Harvey Mathes spoke for about twenty minutes. All the efforts were of a high order of merit, that of Mr. Williams, who was orator of the day, being especially well received. It was as follows:

MR. WILLIAMS'S SPEECH.

In the history of mankind it often happens that unexpected and mighty results follow small and doubtful beginnings. This is true in governments, in politics, in private life, and it is eminently true in benevolent orders. The year 1873 will long be remembered as one of peculiar trials, especially to citizens of our own country. A financial crisis of great stringency suddenly met men without warning and without apology. Its coming was unheralded by any disturbance, its presence was unlooked for, and its effects were beneath the blighting blast of private fortunes were crumbled, and under its shadow public enterprises were abandoned. There was scarcely a home it did not enter nor a banking house it did not disturb. The everglades of Florida suffered in common with the chilly heights of Colorado. Many who believed it causeless, vainly attempted to reason it out of their heads. They were destroyed in their feeble resistance. It required the strong arm of the Government to save the Nation from irretrievable ruin. And for months and years after its severity was but a recollection, it left a moral desolation such as few countries had ever known. Confidence was almost utterly obliterated, and suspicion scanned with restless vision the words and deeds of men.

Such a time was unpropitious for new ventures in business, and for any expenditures beyond the requirements of necessity. And yet the very emergency made men think of the provisions they were planning for the future. The weariness of the winter struggle created anew the hope of a reviving spring. In June of that year, in the State of Kentucky, and under her laws, was organized the order known as the Knights of Honor. But few at that time embarked in the enterprise, while the many shook their heads with prophetic air, and said: "It is but a passing fancy, a bubble in the air, a bubble in the air, a bubble in the air." The promotion of fraternity among men, and the securing to those dependent upon the membership of a small insurance upon the lives of all within its ranks. The mistake was made that the order was but simply another scheme of insurance. For the accomplishment of the first of these purposes it appealed directly to the better nature of our race. To secure the second it adopted the mutual system of insurance based upon accident. Afterward its founders wisely determined that it must be a national organization.

In its appeal to men it has never been disappointed, and year by year has seen its power increase and its blessings extend over every State in the Union. And it is not too much to say that there is scarcely a hamlet in this broad land where its promises have been unfulfilled.

The sowing of the seed in weakness and doubt has been followed by a golden harvest far surpassing the wildest dreams of its most visionary advocates. But, as ever happens to the most popular of popular favors, its early pathway was hedged about with thorns. It was confidently inquired: "Are there not already enough insurance companies to fully occupy the field? What need can exist for more?" Companies, whose strength was waning, looked with great distrust upon the untold adventurer. Should the Goliath of many summers, browned with the sun of combat, and strong in accumulated income, should he yield to the unknown David? In tracing its history we find that without a war upon others, the answer was made that, if insurance in old organizations was a sacred duty of every husband and father, it was yet more his duty to connect himself with the new order. Then came the kind advice to adopt certain plans of business, which was followed, next followed the prophecy that the order could not endure, and the Knights of Honor have lived to sadly attend the funerals of many of the prophets.

The order has for its foundation stone the boundless obligation of every man to provide, as far as possible, for those dependent upon him, and that this result should be achieved by the smallest outlay consistent with entire security. It came to accomplish an end in which nearly all other organizations had failed, and it is here to stay, marked in prosperity and undisturbed by the shock of battle. It combines sentiment and business. Should men insure their lives?

If we were sure of living twenty or thirty years there would, perhaps, be some in the statement sometimes made that it is unwise to insure one's life. But the silent reaper comes when least expected. His unheeded step is pressed upon the threshold, his unheeded hand is on the bolted door. No wealth, nor wisdom, nor affection can plead with him. When he shall enter, the heart that throbbled with life shall beat no more. When his

cold finger shall touch the lip, nor thought nor language shall e'er again be heard. There, that spoke with love's fond greeting, alone shall utter love's farewell, closing like the flowers to a rest to be unbroken forever.

Life is too hard a struggle for us to question the duty of insurance. It is too late for us to discuss the prudence of leaving an inheritance to our family. It may be that a man's life is a mere passing fancy, but the thought of death is a constant reminder of the duties of life. Money received from insurance companies in payment of death losses has preserved the homestead for children whose tender minds could not have guessed why they should be torn from the roofs that sheltered them. It has fed the hungry, clothed the naked, and educated the orphan for a useful vocation. It has made rough places smooth, and given to the desolate widow an assurance of comfort better than the tenderest sympathy of friends. It has lifted the bowed and strengthened the feeble hands for the hard battle before them. If for no other reason, yet should every father insure to leave a home for his children. Home! I love that good old Saxon word. It represents all of good to man. It is the refuge to which he may flee from every storm, the haven where he shall always find rest. It is the school of virtue, the companion of innocence, the guardian of purity. If there be one pressing need in this country, urgent above all others, it is homes for its people. They are the bulwarks of our institutions and the unsailing defense of our liberties. God hasten the day when no man in this glorious land may be without a home. Without a home, what is man? Intelligent he may be, honest and true, yet is he hedged about by untoward circumstances. Homeless, he is a mortal at the gate, under whose baleful influence all else goes for naught. A great statesman truthfully said that a peasant's home was his castle. The winds of heaven might whistle through its crevices and the rain batter upon its roof unaided, but the King of England could not enter it without due process of law. A people with homes are good citizens, happy and obedient to the laws. The same people, homeless, are discontented, restless and unstable. Change the environments of humanity and you change the actions of humanity.

It is the duty of every father to provide, as soon as possible, a shelter for his offspring. If he cannot do so by his own labor he should secure it by joining the Knights of Honor, who will see that his loved ones shall have a roof to cover them when he shall have passed to that "better home not made with hands, eternal in the heavens." The question of your duty to insure your life being settled, it becomes you, my friend, to consider what company offers you the very best inducements. In what organization can you secure the largest sum for the smallest premium? And again, what orders are wholly reliable and offer prompt in payment of claims? To these questions, taken as one whole, there may be many replies, honest and truthful, and many satisfactory, but there can be but one answer.

Undoubtedly the plan of mutual insurance is better in all cases for the assured, because all companies receive from their own policy holders the money with which death rates are paid. It follows that in mutual insurance the money which is paid by policy holders upon the incorrect supposition that said money was actually needed to pay death losses. If that were true such companies would not have been able to amass colossal fortunes and to serve such large numbers of policy holders to their officers. There is no occasion for the fact that they collected more money from their policy holders than was actually needed to keep their risks in force. But it is stated in reply to this that the sums thus overpaid go to the creation of a reserve fund, on which the company may rely in case of emergency. But what right has a company to overcharge and thus create a reserve fund? Who can be benefited by it? Certainly not he who allows his policy to lapse because he paid, we will say, \$12 per \$1,000 actual risk and \$12 per \$1,000 reserve and he has lost them both. Certainly not the family of the deceased, because, if he could have been insured for \$12 per \$1,000, it was unjust to require of him a double amount, in order to create a reserve fund. John Handolph once said that he had discovered the philosopher's stone, which turns to gold all that touches it. It was "Pay as you go"—no more than is right, no less than is honest.

Let us consider this question: Suppose on every \$1,000 insurance reserve companies collect \$5 premium—and this is a small estimate. In this State, we will consider that 20,000 policies are in force. Then you have \$100,000 unnecessarily charged and taken from the State to still further accumulate wealth in distant climes. What that money should have been used for, I cannot say, but it could have been erected, furnishing employment to not less than 100 persons each. With it as a nucleus around which others might gather, it would have thus given employment to 1,000 persons. Then consider the great impetus which would have been given to all enterprises, especially agriculture, in the sections where located. The Knights of Honor have no reserve fund. Each member controls his own reserve, carries it in his own pocket, invests as he pleases, or expends as his daily needs require. The Knight of Honor pays the actual cost of insurance, and is not deceived by the glittering promise of having what he overpaid returned to him in after years.

But how does the order differ from mutual insurance companies? Chiefly as follows: It is as solvent as any, as prompt as all, and insures at a lower rate than even the most favored. Are not these sufficient? What more can be required? Yet more is given. Each lodge of the order has a sick benefit fund, preserving a member from suspension during his illness. Each lodge has three officers who must visit the sick and distressed, advise with them, and see that they lack for nothing. If human sympathy be not a delusion, if there be something more in life than meat and raiment, the Knight of Honor has found it. It is nothing to hear the voice of a brother, to clasp his kindly hand and to feel the assurance that though the fevered body may perish, yet he will not be left alone to battle with disease, but comforted by cheering words and willing hearts, assured that there will be no lapse of his policy, but that the dear ones who looked to him for support will find friends to see that every dollar shall be paid. How often in this city has the prayer to the grave been brightened by such reflections as these? Ordinary insurance companies have no such reserves on which to draw. They are strangers to the better part of life, the fraternity of the Knights of Honor. Its benefits are not transferable. A Knight of Honor cannot insure for a creditor, nor for friendship, but for his family or those

dependent upon him. These are the noblest purposes that can actuate human endeavor or stimulate human zeal—the family.

From its organization to the present time our order has paid more than \$27,500,000 to the beneficiaries of deceased members, and at an average cost of \$17 per annum, or \$8.50 per \$1,000. What company can show this record? I appeal to the members of this assembly. Can all the agencies abroad, can all the systems at home endure the comparison? Do not the failures of companies with bright promises teach a mournful lesson to humanity? Do not the large number of salaried agents and costly buildings show that in all other systems the Knights of Honor and similar assessment bodies insurance is not furnished at cost? I have no war to wage with other systems, old line and mutual. They do a good work, and should be encouraged. Many officers in these bodies are also Knights of Honor, and their word is like their bond, but in comparison with the plan of our order the victory must be left to us.

Winter and summer, through evil report and through good report, in sunshine and storm, the record we have made beams along the valleys and flashes upon the mountains with a splendor unapproached and unapproachable. It was claimed that at the first touch of adversity enthusiasm would cease, the membership decline and the order pass out of existence. Five years after its organization, with its strength untried and with predictions of failures from thousands who had seen similar ventures come to naught, it was still under the crucible of affliction. The furnace beneath glowed with a consuming heat. Surely it could not endure so mighty a trial. Backward above it, left alone in the flames, even the light of the stars withdrawn, the aching hearts of men appealing to it, the cries of widowhood ringing within its ears, surely it would be powerless to pass from the hissing caldron into the vast empire that rocks human endeavor. The gloom thickened, day became night, the awful heat grew white as snow, and still the orphans clung to it as their one last refuge. With men's experience it must fail. But not so. Beneath the power of God, and upheld by Him, it at last came forth from the test purified and strengthened, and without the smell of fire upon its garments.

Do you remember the pestilence, before whose baleful strides any other city than Memphis would have abandoned its homes? What then? Would the Knights of Honor be able to pay their death losses? Would they not desert their sick and fall to their death? In those days, (may they never come again), friendship seemed a delusion, affection a mockery, and the only passion that remained to man was wild and hopeless fear. What was the record then? Not a Knight of Honor neglected, nor a death claim unredempted. The order in 1878 paid in yellow fever death losses in this city alone the sum of \$200,000. In addition to this, thousands of dollars were paid to the order for other suffering brothers. Where did it come? From the pine forests of Maine, to the matted and dismal swamps that fringe Florida, to the Gulf of Mexico; from the Northern lakes, from New York harbor, along the wondrous West and on to the Golden Gate of the Pacific. What a saint it came, and with it the better assurance that as long as a Knight of Honor needed a dollar here, he should not ask in vain. Men may deride sentiment, and talk only of business, but the history of our race teaches that it is full of examples of self-sacrifice.

Home boasted of her Marcus Curtius, who leapt into the yawning gulf to save the Eternal City. Grecian eloquence has handed down to all coming generations the name of Lucius Junius Brutus, who saved his country from the yoke of foreign rule. The Swedish Charles, the British Nelson, the American Lawrence, the German Frederick, the Irish Emmet, the Scottish Bruce, have all dignified human nature and rest in honorable graves till the great awakener of eternity shall raise them to their heroes, in whose honor poets have woven chaplets of immortal verse, and it is well that their names should live through all the coming years. But there are others for whom no poets have sung, for the commemoration of whose virtues no marble rises to greet the morning sun, and in all every citizen who has seen the "glory of such graves as may come between the shackles and the curse of being slaves." But to him who in pestilence takes his life in his hand, to battle with an unseen foe, the deadly malarial, the untimely fever. What of him? With no name to cheer, no trumpet to sound the advance of coming friends, he crept along the alleys of Memphis, the flickering light in some far off window making still more ghastly the dying features of the forgotten poor. Entering lonely apartments, breathing noxious effluvia and finding even his service in vain, he at last knelt beside the couch of the sufferer, and in fervent prayer committed the dead to Him who yet shall make the dead alive. What of him? Marble may never embellish his name, nor genius weave him an immortal crown, but we should utter his name with quiet gratitude that he belongs to the race of men. Like Gen. Cambronne at Waterloo, when the leader hail was moving down the Old Guard as the grass withered, like him the Knights of Honor, in the pestilence of '78, seemed to shout defiance to the awful scourge, and with his last response cry, "The Guard dies, but never surrenders."

Within the last month the distress call has been sounded from Pennsylvania, and the response has been sent from Memphis first, and we echo along the way till there shall not be within that stricken valley a suffering Knight of Honor, nor the wife nor child of a Knight of Honor shall lack for food. Today every dollar of the proceeds of this assembly has been forwarded to the same blessed purpose. In ancient Scotland, upon her wild mountains, watch-fires were lighted at the approach of an enemy. Whenever the first feeble light began to shoot upward to the heavens the highland clans sprang, as by magic, from covert and glen, and without word or order, save the sound of the pibroch, a mighty host moved forward to repel the invader.

So, without treaty or command, whenever the cry of distress is heard by a Knight of Honor, he knows his duty and gathers with the clans from lowland and highland, bringing with gladness the offerings of aid to be placed upon one common altar.

If there be one in this audience who has kindly criticized the Knights of Honor, let him stand with uncovered head and thank God that he is permitted to live in a country where such an order pours out its

blessings. What shall I say to you, members of various lodges, enlisted under one silken banner of brotherly love? A goodly heritage is yours. See that ye preserve it free from dishonor, and transmit it unimpaired to those who shall follow. Life at best is short, and its path can be traveled but once. It therefore becomes the highest privilege of man to accomplish the most of good until, dropping his armor and conversation, he true to its precepts, and it will be true to your fondest expectations. Remember that north, south, east and west are one grand army marching under one common flag to one common victory.

As a material inducement it furnishes the cheapest and best insurance in the universe. Do not be deceived by specious arguments that some new company can give it cheaper. It is impossible. The order furnishes it at actual cost, and of this statement there can be no refutation. It is protected by the laws of the country. In every Legislature and in every court of justice it has won its every battle. Its past, at least, is secure. Its record for sixteen years is written in characters that can never be destroyed. Its present has challenged the respect and won the admiration of mankind. Its future, in its coming years, when most of us shall have passed over the river, it shall still renew its youth. To it shall be erected a monument, not of perishable marble, but it shall stand upon a pedestal whose four corners shall be firmly among men, the gratitude of orphans, the blessings of the widow, and trust in God.

Determine to make its benefits known. See that your friends join the order. Let your neighbors understand its simple workings and ask them to unite with you. Be assured that it must go forward to victory. Its greatest trials were encountered in the past, and in that past it "stood four square to all the winds that blew." I will not trouble you with dry statistics, but to-day you know it is stronger than ever before. If we do our duty it must be perpetual. Let us then be as the children of Israel when they left the land of Egypt, rejoice in the brightness of the way as we travel onward. And should Pharaoh pursue with his host and the Red Sea be in front, and there seem to be no escape from destruction, let us rely upon God, obey his command and "go forward." Then will the waters of difficulty part on either side and we shall pass over dry shod into the promised land of rest.

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